Regence BlueCross BlueShield of Oregon

2004 Monthly Rates for Individual Market Plans Rate Effective Date 12/1/2003

Plan Name	Smoker/Non-Smoker	Age Band 0-24	Age Band 25-29	Age Band 30-34	Age Band 35-39	Age Band 40-44	Age Band 45-49	Age Band 50-54	Age Band 55-59	Age Band 60+
Blue Selections 10 \$1,000 Deductible	Smoker Individual	\$122	\$129	\$154	\$169	\$235	\$279	\$323	\$389	\$447
	Smoker Married Couple	\$244	\$258	\$308	\$338	\$470	\$558	\$646	\$778	\$894
	Smoker 1 Adult &Children	\$188	\$199	\$237	\$260	\$362	\$430	\$497	\$599	\$688
	Smoker Family	\$390	\$413	\$493	\$541	\$705	\$781	\$840	\$895	\$1,028
	Non-Smoker Individual	\$109	\$115	\$137	\$151	\$210	\$249	\$288	\$347	\$399
	Non-Smoker Married Couple	\$218	\$230	\$274	\$302	\$420	\$498	\$576	\$694	\$798
	Non-Smoker One Adult &Children	\$168	\$177	\$211	\$233	\$323	\$383	\$444	\$534	\$614
	Non-Smoker Family	\$349	\$368	\$438	\$483	\$630	\$697	\$749	\$798	\$918
Blue Selections 25 \$2,500 Deductible	Smoker Individual	\$104	\$110	\$132	\$145	\$201	\$239	\$277	\$334	\$383
	Smoker Married Couple	\$208	\$220	\$264	\$290	\$402	\$478	\$554	\$668	\$766
	Smoker One Adult &Children	\$160	\$169	\$203	\$223	\$310	\$368	\$427	\$514	\$590
	Smoker Family	\$333	\$352	\$422	\$464	\$603	\$669	\$720	\$768	\$881
	Non-Smoker Individual	\$93	\$99	\$118	\$130	\$180	\$214	\$248	\$299	\$343
	Non-Smoker Married Couple	\$186	\$198	\$236	\$260	\$360	\$428	\$496	\$598	\$686
	Non-Smoker One Adult &Children	\$143	\$152	\$182	\$200	\$277	\$330	\$382	\$460	\$528
	Non-Smoker Family	\$298	\$317	\$378	\$416	\$540	\$599	\$645	\$688	\$789
	Smoker Individual	\$88	\$93	\$111	\$122	\$169	\$201	\$233	\$281	\$322
	Smoker Married Couple	\$176	\$186	\$222	\$244	\$338	\$402	\$466	\$562	\$644
Blue Selections 50 \$5,000 Deductible	Smoker One Adult &Children	\$136	\$143	\$171	\$188	\$260	\$310	\$359	\$433	\$496
	Smoker Family	\$282	\$298	\$355	\$390	\$507	\$563	\$606	\$646	\$741
	Non-Smoker Individual	\$78	\$83	\$99	\$108	\$151	\$179	\$207	\$250	\$287
	Non-Smoker Married Couple	\$156	\$166	\$198	\$216	\$302	\$358	\$414	\$500	\$574
	Non-Smoker One Adult &Children	\$120	\$128	\$152	\$166	\$233	\$276	\$319	\$385	\$442
	Non-Smoker Family	\$250	\$266	\$317	\$346	\$453	\$501	\$538	\$575	\$660
Smart Choices 15 No Drug \$1,500 Deductible	Smoker Individual	\$75	\$80	\$95	\$104	\$145	\$172	\$199	\$240	\$275
	Smoker Married Couple	\$150	\$160	\$190	\$208	\$290	\$344	\$398	\$480	\$550
	Smoker One Adult &Children	\$116	\$123	\$146	\$160	\$223	\$265	\$306	\$370	\$424
	Smoker Family	\$240	\$256	\$304	\$333	\$435	\$482	\$517	\$552	\$633
	Non-Smoker Individual	\$67	\$71	\$84	\$93	\$129	\$153	\$177	\$214	\$245
	Non-Smoker Married Couple	\$134	\$142	\$168	\$186	\$258	\$306	\$354	\$428	\$490
	Non-Smoker One Adult &Children	\$103	\$109	\$129	\$143	\$199	\$236	\$273	\$330	\$377
	Non-Smoker Family	\$214	\$227	\$269	\$298	\$387	\$428	\$460	\$492	\$564
Smart Choices 15 with Drug \$1,500 Deductible	Smoker Individual	\$92	\$97	\$116	\$127	\$177	\$210	\$243	\$293	\$336
	Smoker Married Couple	\$184	\$194	\$232	\$254	\$354	\$420	\$486	\$586	\$672
	Smoker One Adult &Children	\$412	\$149	\$179	\$196	\$273	\$323	\$374	\$451	\$517
	Smoker Family	\$294	\$310	\$371	\$406	\$531	\$588	\$632	\$674	\$773
	Non-Smoker Individual	\$82	\$86	\$103	\$113	\$157	\$187	\$217	\$261	\$299
	Non-Smoker Married Couple	\$164	\$172	\$206	\$226	\$314	\$374	\$434	\$522	\$598
	Non-Smoker One Adult &Children	\$126	\$132	\$159	\$174	\$242	\$288	\$334	\$402	\$460
	Non-Smoker Family	\$262	\$275	\$330	\$362	\$471	\$524	\$564	\$600	\$688

	Complement Individual	\$64	\$68	\$81	\$89	\$124	\$147	\$170	\$205	\$235
Smart Choices 25 No Drug \$2,500 Deductible	Smoker Individual Smoker Married Couple	\$128	\$136	\$162	\$178	\$124 \$248	\$147 \$294	\$170 \$340	\$205 \$410	\$235 \$470
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	Smoker One Adult &Children	\$99 ******	\$105 \$248	\$125	\$137 \$205	\$191 \$270	\$226	\$262	\$316 \$470	\$362 \$544
	Smoker Family	\$205	\$218	\$259	\$285	\$372	\$412	\$442	\$472	\$541
	Non-Smoker Individual	\$57	\$60	\$72	\$79 34.53	\$109	\$130	\$151	\$181	\$208
	Non-Smoker Married Couple	\$114	\$120	\$144	\$158	\$218	\$260	\$302	\$362	\$416
	Non-Smoker One Adult &Children	\$88	\$92	\$111	\$122	\$168	\$200	\$233	\$279	\$320
	Non-Smoker Family	\$182	\$192	\$230	\$253	\$327	\$364	\$393	\$416	\$478
Smart Choices 25 with Drug \$2,500 Deductible	Smoker Individual	\$80	\$85	\$101	\$111	\$155	\$184	\$213	\$257	\$295
	Smoker Married Couple	\$160	\$170	\$202	\$222	\$310	\$368	\$426	\$514	\$590
	Smoker One Adult &Children	\$123	\$131	\$156	\$171	\$239	\$283	\$328	\$396	\$454
	Smoker Family	\$256	\$272	\$323	\$355	\$465	\$515	\$554	\$591	\$679
	Non-Smoker Individual	\$72	\$76	\$90	\$99	\$138	\$164	\$190	\$229	\$263
Deductible	Non-Smoker Married Couple	\$144	\$152	\$180	\$198	\$276	\$328	\$380	\$458	\$526
	Non-Smoker One Adult &Children	\$111	\$117	\$139	\$152	\$213	\$253	\$293	\$353	\$405
	Non-Smoker Family	\$230	\$243	\$288	\$317	\$414	\$459	\$494	\$527	\$605
	Smoker Individual	\$48	\$51	\$61	\$67	\$93	\$110	\$127	\$154	\$176
	Smoker Married Couple	\$96	\$102	\$122	\$134	\$186	\$220	\$254	\$308	\$352
Smart Choices	Smoker One Adult &Children	\$74	\$79	\$94	\$103	\$143	\$169	\$196	\$237	\$271
50 No Drug	Smoker Family	\$154	\$163	\$195	\$214	\$279	\$308	\$330	\$354	\$405
\$5,000	Non-Smoker Individual	\$43	\$45	\$54	\$59	\$82	\$98	\$114	\$137	\$157
Deductible	Non-Smoker Married Couple	\$86	\$90	\$108	\$110	\$164	\$196	\$228	\$274	\$314
	Non-Smoker One Adult &Children	\$66	\$69	\$83	\$91	\$126	\$151	\$176	\$211	\$242
	Non-Smoker Family	\$138	\$144	\$173	\$189	\$246	\$274	\$296	\$315	\$361
Smart Choices	Smoker Individual	\$65	\$68	\$82	\$90	\$125	\$148	\$171	\$207	\$237
	Smoker Married Couple	\$130	\$136	\$164	\$180	\$250	\$296	\$342	\$414	\$474
	Smoker One Adult &Children	\$100	\$105	\$126	\$139	\$193	\$228	\$263	\$319	\$365
50 with Drug	Smoker Family	\$208	\$218	\$262	\$288	\$375	\$414	\$445	\$476	\$545
\$5,000	Non-Smoker Individual	\$58	\$61	\$73	\$80	\$111	\$132	\$153	\$184	\$211
Deductible	Non-Smoker Married Couple	\$116	\$122	\$146	\$160	\$222	\$264	\$306	\$368	\$422
	Non-Smoker One Adult &Children	\$89	\$94	\$112	\$123	\$171	\$203	\$236	\$283	\$325
	Non-Smoker Family	\$186	\$195	\$234	\$256	\$333	\$370	\$398	\$423	\$485
	Smoker Individual	\$34	\$36	\$42	\$47	\$65	\$77	\$89	\$107	\$123
	Smoker Married Couple	\$68	\$72	\$84	\$94	\$130	\$154	\$178	\$214	\$246
Smart Choices	Smoker One Adult &Children	\$52	\$55	\$65	\$72	\$100	\$119	\$137	\$165	\$189
100 No Drug	Smoker Family	\$109	\$115	\$134	\$150	\$195	\$216	\$231	\$246	\$283
\$10,000 Deductible	Non-Smoker Individual	\$31	\$32	\$39	\$42	\$59	\$70	\$81	\$98	\$112
	Non-Smoker Married Couple	\$62	\$64	\$78	\$84	\$118	\$140	\$162	\$196	\$224
	Non-Smoker One Adult &Children	\$48	\$49	\$60	\$65	\$91	\$108	\$125	\$151	\$172
	Non-Smoker Family	\$99	\$102	\$125	\$134	\$177	\$196	\$211	\$225	\$258
	Smoker Individual	\$50	\$53	\$63	\$70	\$97	\$115	\$133	\$160	\$184
Smart Choices 100 with Drug \$10,000 Deductible	Smoker Married Couple	\$100	\$106	\$126	\$140	\$194	\$230	\$266	\$320	\$368
	Smoker One Adult &Children	\$77	\$82	\$97	\$108	\$149	\$177	\$205	\$246	\$283
	Smoker Family	\$160	\$170	\$202	\$224	\$291	\$322	\$346	\$368	\$423
	Non-Smoker Individual	\$45	\$47	\$56	\$62	\$86	\$102	\$118	\$142	\$163
	Non-Smoker Married Couple	\$90	\$94	\$112	\$124	\$172	\$204	\$236	\$284	\$326
	Non-Smoker One Adult &Children	\$69	\$72	\$86	\$95	\$132	\$157	\$182	\$219	\$251
	Non-Smoker Family	\$144	\$150	\$179	\$198	\$258	\$286	\$307	\$327	\$375
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